

**Information to identify the case:**

Debtor 1	<u>Luis Alberto Rodriguez</u>	Social Security number or ITIN	xxx-xx-6957
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Maria Auxiliadora Rodriguez</u>	Social Security number or ITIN	xxx-xx-9361
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-29409-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis Alberto Rodriguez

Maria Auxiliadora Rodriguez

12/11/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Luis Alberto Rodriguez  
 Maria Auxiliadora Rodriguez  
 Debtors

Case No. 16-29409-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Dec 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2018.  
 db/jdb

516440892	+Luis Alberto Rodriguez, Maria Auxiliadora Rodriguez, 29 Madison Avenue, Paterson, NJ 07524-1311
516440894	+FIA Card Services NA, Zwicker & Associates, PC, 1105 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4312
516440895	+FIA Card Services, NA, Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516440893	+FIA Card Services, NA, Nudelman, Klemm & Golub, PC, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
516440896	+FIA Card Services, NA, Goldman & Warshaw, PC, P.O. Box 106, Pine Brook, NJ 07058-0106
516440897	+LVNV Funding, LLC, Faloni & Associates, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
516662796	+Midland Funding, LLC, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
	+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
	(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Dept., P.O. Box 619096, Dallas, TX 75261-9741)
516440898	+PYOD, LLC, Faloni & Associates, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
516833209	+Select Portfolio Servicing, Inc., as servicer for Deutsche Bank National, Fein, Such, Kahn & Shepard, 7 Century Road, Suite 201, Parsippany NJ 07054-4673
516548108	+TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 12 2018 00:26:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 12 2018 00:26:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: RMSC.COM Dec 12 2018 05:08:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

516510451 EDI: BECKLEE.COM Dec 12 2018 05:04:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

516583783 EDI: BANKAMER.COM Dec 12 2018 05:06:00 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785

516440891 EDI: CAPITALONE.COM Dec 12 2018 05:06:00 Capital One Bank Usa N, Po Box 85015, Richmond, VA 23285

516444980 +E-mail/Text: bankruptcy@cavps.com Dec 12 2018 00:26:38 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516580542 +EDI: RESURGENT.COM Dec 12 2018 05:05:00 PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

516669531 E-mail/Text: jennifer.chacon@spservicing.com Dec 12 2018 00:27:30

516665295 SELECT PORTFOLIO SERVICING, INC., P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250

+EDI: RMSC.COM Dec 12 2018 05:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516692902 EDI: ECMC.COM Dec 12 2018 05:03:00 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516440890 ##+Amerifinancial Solutio, Po Box 7, Vassar, MI 48768-0007

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Dec 11, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2018 at the address(es) listed below:

Dean G. Sutton on behalf of Joint Debtor Maria Auxiliadora Rodriguez dgs123@ptd.net

Dean G. Sutton on behalf of Debtor Luis Alberto Rodriguez dgs123@ptd.net

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Jill Manzo on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-11 ASSET-BACKED CERTIFICATES, bankruptcy@feinsuch.com

Marie-Ann Greenberg magecf@magtrustee.com

Tammy L. Terrell on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-11 ASSET-BACKED CERTIFICATES, bankruptcy@feinsuch.com

TOTAL: 6